

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

LISA DAWN CEFALU

Debtor(s)

Case No. 18-22844CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/16/2018.
- 2) The plan was confirmed on 09/28/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/04/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/11/2023.
- 6) Number of months from filing or conversion to last payment: 65.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$53,104.61.
- 10) Amount of unsecured claims discharged without full payment: \$42,550.25.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$23,481.54
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$23,481.54

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,076.75
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,576.75

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE AUTO FINANCE - DIV C	Secured	8,899.06	8,899.06	0.00	0.00	0.00
CAPITAL ONE NA**	Unsecured	161.00	202.07	202.07	71.37	0.00
CAPITAL ONE**	Unsecured	33.00	NA	NA	0.00	0.00
CHASE(*)	Unsecured	2,750.00	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	911.00	NA	NA	0.00	0.00
CITIBANK NA**	Unsecured	3,057.00	3,057.20	3,057.20	1,079.77	0.00
CITIZENS BANK NA	Unsecured	6,459.00	6,562.73	6,562.73	2,317.89	0.00
COMENITY BANK++	Unsecured	1,205.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B/A	Unsecured	3,351.00	3,450.34	3,450.34	1,218.63	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	5,073.00	5,142.69	5,142.69	1,816.35	0.00
MED EXPRESS	Unsecured	145.00	NA	NA	0.00	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	14,099.00	13,983.81	13,983.81	4,938.94	0.00
PNC BANK NA	Secured	89,213.00	84,472.77	0.00	0.00	0.00
PNC BANK NA	Secured	0.00	57.67	0.00	0.00	0.00
PNC BANK NA	Unsecured	NA	4,021.37	4,021.37	1,420.31	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	419.00	419.94	419.94	148.32	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,551.00	1,576.03	1,576.03	556.64	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	966.00	1,092.20	1,092.20	385.75	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	2,927.00	3,139.92	3,139.92	1,108.99	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,205.00	1,336.91	1,336.91	472.18	0.00
SEARS/CITI CARD USA*++	Unsecured	62.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	384.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	631.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	820.00	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	8,410.00	8,836.97	8,836.97	3,121.13	0.00
UPMC HEALTH SERVICES	Unsecured	988.21	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	703.65	703.65	248.52	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$53,525.83	\$18,904.79	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,576.75</u>	
Disbursements to Creditors	<u>\$18,904.79</u>	
TOTAL DISBURSEMENTS :		<u>\$23,481.54</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/19/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.